



Docket No. 3635-4000

3/4/03
Jagdish Patel
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen J. HODGDON et al.

Group Art Unit: 3624

Serial No.: 09/259,770

Examiner: Jagdish PATEL

Filed: February 26, 1999

For: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY, AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER PROGRAM THEREOF

AMENDMENT AFTER FINAL UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Box AF
Washington, DC 20231

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GROUP 3600

Sir:

Responsive to the Office Action dated December 3, 2002, please amend the application as follows:

IN THE CLAIMS

90. (amended). A method comprising:

obtaining data comprising rates of return for a plurality of asset classes and at least one rate of inflation;

obtaining for a particular individual a financial portfolio to be evaluated based on an initial investment allocated to at least one of the asset classes, and a desired withdrawal amount having a fixed dollar amount and a fixed percentage amount;

generating a probabilistic distribution of investment outcomes for the financial portfolio on an incremental basis within a designated time period by determining a plurality of projected